

**Information to identify the case:**

Debtor 1	<u>James J. Solinski</u>	Social Security number or ITIN	xxx-xx-5927
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Cheryl L. Solinski</u>	Social Security number or ITIN	xxx-xx-3849
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-22625-GLT			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James J. Solinski

Cheryl L. Solinski

11/14/23

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
James J. Solinski  
Cheryl L. Solinski  
Debtors

Case No. 18-22625-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 14, 2023

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ James J. Solinski, Cheryl L. Solinski, 625 Glengarry Ct., Pittsburgh, PA 15239-5314
14888132	+ Kia Financial, 10550 Talbert Avenue, Fountain Valley, CA 92708-6031
14943027	+ LakeView Loan Servicing, LLC, C/O McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
14872808	+ Lakeview Loan Servicing, LLC, c/o McCabe, Weisberg, & Conway, 123 S. Broad St., Suite 1400, Philadelphia, PA 19109-1060

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 15 2023 05:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2023 00:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 15 2023 05:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2023 00:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Nov 15 2023 05:09:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: Hcabanruptcy-courtntices@hcamerica.com	Nov 15 2023 00:28:00	Hyundai Lease Titling Trust, P.O. Box 20829, Fountain Valley, CA 92728-0829
cr	+ Email/Text: ebnpeoples@grblaw.com	Nov 15 2023 00:25:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14872805	+ Email/Text: bankruptcy@rentacenter.com	Nov 15 2023 00:28:00	Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-5837
14878172	EDI: GMACFS.COM	Nov 15 2023 05:09:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14872806	+ EDI: GMACFS.COM	Nov 15 2023 05:09:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
14872807	+ EDI: CAPITALONE.COM	Nov 15 2023 05:09:00	Capital One Bank, 10700 Capital One Way, Richmond, VA 23060-9243
14904352	EDI: CAPITALONE.COM	Nov 15 2023 05:09:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

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15440107	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 15 2023 00:26:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
14910104	+ Email/Text: kbarkley@bernsteinlaw.com	Nov 15 2023 00:28:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14885966	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Nov 15 2023 00:28:00	Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
14911812	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Nov 15 2023 00:26:00	LakeView Loan Servicing, LLC, LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15511270	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 15 2023 00:26:00	Lakeview Loan Servicing, LLC, C/O RightPath Servicing, PO Box 619096, Dallas, TX 75261-9096
14872809	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Nov 15 2023 00:26:00	Loancare Servicing Center, 3637 Sentara Way, Suite 303, Virginia Beach, VA 23452-4262
14903527	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Nov 15 2023 00:33:01	U.S. Department of Housing and Urban Development, U.S. Department of HUD, 451 7th Street S.W., Washington, DC 20410-0001
14903407	EDI: AIS.COM	Nov 15 2023 05:09:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC
cr		LAKEVIEW LOAN SERVICING, LLC
cr		LakeView Loan Servicing, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14888129	*+	Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-5837
14888130	*+	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
14888131	*+	Capital One Bank, 10700 Capital One Way, Richmond, VA 23060-9243
14888133	*+	Kia Financial, 10550 Talbert Avenue, Fountain Valley, CA 92708-6031
14888134	*+	Lakeview Loan Servicing, LLC, c/o McCabe, Weisberg, & Conway, 123 S. Broad St., Suite 1400, Philadelphia, PA 19109-1060
14888135	*+	Loancare Servicing Center, 3637 Sentara Way, Suite 303, Virginia Beach, VA 23452-4262

TOTAL: 3 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: auto

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**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2023 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Christopher A. DeNardo	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC logsecf@logs.com
Kenneth Steidl	on behalf of Joint Debtor Cheryl L. Solinski julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Kenneth Steidl	on behalf of Debtor James J. Solinski julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Marisa Myers Cohen	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC ecfmail@mw-law.com, mcohen@mw-law.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Raymond M Kempinski	on behalf of Creditor LakeView Loan Servicing LLC ecfmail@mw-law.com, ecfmail@ecf.courtdrive.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
William E. Craig	on behalf of Creditor Hyundai Lease Titling Trust ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 11